

## **Grace Period Example for 2006 Plan Participants (January 1, 2007, through March 15, 2007)**

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It is important that you use any funds you have remaining in your FBMC account before using your new ADP debit card. In accordance with IRS regulations, any funds remaining in your 2006 FBMC account after March 15, 2007 will be forfeited.

### **For example:**

Your 2006 Health Care or Dependent Care Spending Account balance is \$200 and your 2007 account balance is \$1,000. You incur an eligible \$300 expense on 1/20/07. You pay for the service and submit a Claim Reimbursement Request form to FBMC. FBMC will reimburse you \$200 of the claim and your 2006 account will be exhausted. You may then submit only the remaining unreimbursed \$100 of the claim to ADP by submitting an ADP Claim form. Your 2006 FBMC account balance will then be \$0 and your 2007 ADP account balance will be \$900.